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PATENT
Attorney Docket No.: 020375-033110US

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Mail Stop Patent Application
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By: Nina L. McNeill
Nina L. McNeill

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Christopher R. McGee

Application No.:

Filed: Herewith

For: DISCOUNT-INSTRUMENT
METHODS AND SYSTEMS

Examiner:

Art Unit:

INFORMATION DISCLOSURE
STATEMENT UNDER 37 CFR §1.97 and
§1.98

Mail Stop Patent Application
Commissioner for Patents
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Sir:


The references cited on attached form PTO/SB/08A are being called to the
attention of the Examiner. In accordance with 37 CFR. § 1.98(d), copies of the references which
have been previously cited to or referenced can be found in U.S. Appl. No. 10/268,040, filed
October 8, 2002 (Attorney Docket No. 020375-033110US). It is respectfully requested that the
cited references be expressly considered during the prosecution of this application, and that the

references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR §1.97(g) and (h), no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information, and no inference should be made that the information and references are cited are, or are considered to be material to patentability because they are in this statement. No inference should be made that the information and references cited are prior art merely because they are in this statement.

Applicant believes that no fee is required for submission of this statement, since it is being submitted prior to the mailing of the first Office Action. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,


Patrick M. Boucher
Reg. No. 44,037

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Substitute for form 1449/PTO <h2 style="text-align: center;">INFORMATION DISCLOSURE STATEMENT BY APPLICANT</h2> <p style="text-align: center;">(use as many sheets as necessary)</p>			Complete if Known	
			Application Number	
			Filing Date	
			First Named Inventor	Christopher R. McGee
			Art Unit	
			Examiner Name	
Page	1	of	Attorney Docket Number	020375-033110US

U.S. PATENT DOCUMENTS					
Examiner	Cite No. ¹	Document Number Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	AA	US-4,528,643	07-09-1985	Freemy Jr., Charles C.	
	AB	US-4,700,005	10-13-1987	Kashkashian Jr., Arsen	
	AC	US-4,884,212	11-28-1989	Stutsman, Richard	
	AD	US-5,146,067	09-08-1992	Sloan, et al.	
	AE	US-5,220,501	06-15-1993	Lawlor, et al.	
	AF	US-5,255,182	10-19-1993	Adams, Carl A.	
	AG	US-5,352,876	10-04-1994	Watanabe, et al.	
	AH	US-5,440,108	08-08-1995	Tran, et al.	
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	AN	US-5,557,516	09-17-1996	Hogan, Edward J.	
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	AY	US-5,991,748	11-23-1999	Taskett, John M.	
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	BG	US-6,473,500 B1	10-29-2002	Risafi, et al.	

Examiner Signature		Date Considered	
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¹ EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

² Applicant's unique citation designation number (optional). ³ Kind Codes of U.S. Patent Documents at www.uspto.gov or MPEP 901.04. ⁴ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁵ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁶ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁷ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Complete if Known

Application Number

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First Named Inventor

Christopher R. McGee

Art Unit

Examiner Name

Attorney Docket Number

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U.S. PATENT DOCUMENTS

Examiner	Cite No. ¹	Document Number Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	BH	US-6,510,983 B2	01-28-2003	Horowitz, et al.	
	BI	US-2001/0018660 A1	08-30-2001	Sehr Richard P.	
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	BL	US-2001/0047342 A1	11-29-2001	Cuervo	
	BM	US-2002/0174016 B1	11-21-2002	Cuervo	
	BN	US-2003/0053609 A1	03-20-2003	Risafi, et al.	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
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Application Number

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First Named Inventor

Christopher R. McGee

Art Unit

Examiner Name

Attorney Docket Number

020375-033110US

NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
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